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9 Attorneys for Plaintiff

10 UNITED STATES DISTRICT COURT  
11 NORTHERN DISTRICT OF CALIFORNIA  
12 OAKLAND DIVISION

13 UNITED STATES OF AMERICA, ) No. CR 08-477-1 DLJ  
14 Plaintiff, ) No. CR 08-477-2 DLJ  
15 v. ) No. CR 08-477-3 DLJ  
16 EDITH NELSON, ) No. CR 08-477-4 DLJ  
17 RONALD NELSON, )  
18 NELDA ASUNCION, and )  
CRISTETA LAGAREJOS, )  
Defendants. )  
19

20 Plaintiff United States of America, by and through its attorney of record, and defendants  
21 Edith Nelson, Ronald Nelson, Nelda Asuncion, and Cristeta Lagarejos, by and through their  
22 attorneys of record, hereby stipulate, as applicable to their respective client, that the attached  
23 proposed order correctly sets forth the parties' agreements and stipulations regarding the restitution  
24 amounts that the defendants owe jointly and severally, the victims who should be paid restitution,  
25 and the order of priority for payment of the restitution.

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27 //  
28 //

1 IT IS SO STIPULATED.

3 Dated: June 20, 2012

Respectfully submitted,

4 MELINDA HAAG  
United States Attorney

5 \_\_\_\_\_/s/  
6 DEBORAH R. DOUGLAS  
Assistant United States Attorney

7 Dated: June 20, 2012

8 \_\_\_\_\_/s/  
9 JOYCE LEAVITT  
Assistant Federal Public Defender  
10 Attorney for Defendant Edith Nelson

11 Dated: June 15, 2012

12 \_\_\_\_\_/s/  
13 GILBERT EISENBERG  
14 Attorney for Defendant Ronald Nelson

15 Dated: June 19, 2012

16 \_\_\_\_\_/s/  
17 DEBORAH G. LEVINE  
18 Attorney for Defendant Nelda Asuncion

19 Dated: June 18, 2012

20 \_\_\_\_\_/s/  
21 JOHN J. JORDAN  
22 Attorney for Defendant Cristeta Lajarejos

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Attorneys for Plaintiff

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION

UNITED STATES OF AMERICA, )  
Plaintiff, )  
v. )  
EDITH NELSON, )  
RONALD NELSON, )  
NELDA ASUNCION, and )  
CRISTETA LAGAREJOS, )  
Defendants. )  
No. CR 08-477-1 DLJ  
No. CR 08-477-2 DLJ  
No. CR 08-477-3 DLJ  
No. CR 08-477-4 DLJ  
[] ORDER FOR PRIORITY OF  
RESTITUTION PAYMENTS

On February 3, 2012, defendant Edith Nelson pled guilty to Conspiracy to Commit Bank Fraud and Wire Fraud, in violation of 18 U.S.C. § 1349; Monetary Transactions Using Criminally Derived Property, in violation of 18 U.S.C. § 1957(a); Income Tax Evasion, in violation of 26 U.S.C. § 7201; and Harboring of an Illegal Alien, in violation of 8 U.S.C. § 1324(a)(1)(A)(iii). On that same date, February 3, 2012, defendant Ronald Nelson pled guilty to Conspiracy to Commit Bank Fraud and Wire Fraud, in violation of 18 U.S.C. § 1349; Income Tax Evasion, in violation of 26 U.S.C. § 7201; and Harboring of an Illegal Alien, in violation of 8 U.S.C. § 1324(a)(1)(A)(iii). Also on February 3, 2012, defendants Nelda Asuncion and Cristeta Lagarejos pled guilty to

1 Conspiracy to Commit Bank Fraud and Wire Fraud, in violation of 18 U.S.C. § 1349, and Monetary  
2 Transactions Using Criminally Derived Property, in violation of 18 U.S.C. § 1957(a).

3 On May 10, 2012, this Court sentenced all four defendants pursuant to their plea agreements  
4 under Rule 11(c)(1)(C) of the Federal Rules of Criminal Procedure. The agreed upon restitution  
5 involved victims which are financial institutions and government entities, such as the Federal  
6 Deposit Insurance Corporation and the Internal Revenue Service, as well as individual victims. This  
7 Court granted the United States' request that the respective judgments indicate that the individual  
8 victims have priority for payment of restitution over the lending institutions and government entities  
9 pursuant to 18 U.S.C. § 3664(i). This Court directed that the parties submit stipulations and  
10 proposed orders setting forth the order of priority for payment of restitution and the amount of  
11 restitution owed to each victim.

12 Based upon the parties' stipulations and plea agreements, IT IS HEREBY ORDERED that  
13 the restitution owed by the defendants (jointly and severally), the victims who shall be paid  
14 restitution, and the order of priority for payment of restitution shall be as follows:

15       **A.     TOTAL RESTITUTION**

16       1. Defendants Edith Nelson and Ronald Nelson shall pay restitution in the total amount  
17           of \$5,223,476.90 (plus interest and penalties on the restitution owed for income tax  
18           evasion) as follows:

19           (a)    \$3,384,368.54 for mortgage loan fraud;  
20           (b)    \$292,862 plus interest and penalties for income tax evasion; and  
21           (c)    \$1,546,246.40 for the back wages of employees and former employees, as  
22           determined by the U.S. Department of Labor and agreed to by the parties.

23       2. Defendant Nelda Asuncion shall pay restitution in the total amount of \$2,838,868.54  
24           for mortgage loan fraud.

25       3. Defendant Cristeta Lagarejos shall pay restitution in the total amount of \$318,500  
26           for mortgage loan fraud.

1                   **B. PRIORITY FOR RESTITUTION PAYMENTS**

2                   1. Defendants Edith Nelson and Ronald Nelson

3                   If defendants Edith Nelson and Ronald Nelson make partial restitution payments, the  
4 individual victims of mortgage loan fraud as well as the individual victims who are owed back  
5 wages shall receive approximately proportional payments until full restitution is paid to all of the  
6 individual victims. After all of the individual victims are paid restitution in full, the financial  
7 institutions who are victims of mortgage loan fraud shall receive approximately proportional  
8 payments of restitution until full restitution is paid to those financial institutions. After all of the  
9 financial institution victims are paid restitution in full, the Federal Deposit Insurance Corporation  
10 (“FDIC”), a quasi-governmental entity, shall receive all restitution payments until the FDIC is paid  
11 in full. After the FDIC is paid full restitution, the Internal Revenue Service (“IRS”) shall receive  
12 all remaining payments until full restitution is made to the IRS, including interest and penalties on  
13 the taxes owed.

14                   2. Defendant Nelda Asuncion

15                   If defendant Nelda Asuncion makes partial restitution payments, the individual  
16 victims of mortgage loan fraud (to whom she is jointly and severally liable with defendants Edith  
17 Nelson and Ronald Nelson for payment of restitution) shall receive approximately proportional  
18 payments until full restitution is paid to those victims. After those individual victims are paid  
19 restitution in full, defendant Nelda Asuncion’s restitution payments shall be made to the financial  
20 institutions (to which she is jointly and severally liable with defendants Edith Nelson and Ronald  
21 Nelson) in approximately proportional payments until full restitution is paid to those financial  
22 institutions.

23                   3. Defendant Cristeta Lagarejos

24                   If defendant Cristeta Lagarejos makes partial restitution payments, those payments  
25 shall be made to the financial institutions (to which she is jointly and severally liable with  
26 defendants Edith Nelson and Ronald Nelson) in approximately proportional payments until full  
27 restitution is paid to those financial institutions.

1           **C. RESTITUTION OWED JOINTLY AND SEVERALLY**2           1. First Priority for Restitution Payments to Individual Victims

3           The individual victims of mortgage loan fraud and the individual victims who are  
 4           owed back wages shall receive approximately proportional payments until full restitution is paid to  
 5           all fifty-five individual victims listed below:

6           a. Individual Victims of Mortgage Loan Fraud

7           Item 8           No.	9           Defendants (Jointly & 10           Severally Liable)	11           Joint & Several 12           Restitution	13           Name of Victims
11           1	12           Edith Nelson, Ronald 13           Nelson, & Nelda Asuncion	14           \$ 581,888.70	15           Robert Cueva
12           2	13           Edith Nelson, Ronald 14           Nelson, & Nelda Asuncion	15           \$ 32,258.56	16           Cynthia Dinglasan and Redentor Dinglasan
13           3	14           Edith Nelson, Ronald 15           Nelson, & Nelda Asuncion	16           \$ 400,000.00	17           Alicia Ferrer
14           4	15           Edith Nelson & Ronald 16           Nelson	17           \$ 227,000	18           Dennis Duncan and Shawna Duncan
<b>Total Restitution</b>		\$1,241,147.26	

15           b. Individual Victims Owed Back Wages

16           Item 17           No.	18           Defendants (Jointly & 19           Severally Liable)	20           Joint & Several 21           Restitution	22           Name of Victims
18           1	19           Edith Nelson & Ronald 20           Nelson	21           \$ 3,534.67	22           Mark Aguilar
19           2	20           Edith Nelson & Ronald 21           Nelson	22           \$ 42.00	23           Patricia Aguon
20           3	21           Edith Nelson & Ronald 22           Nelson	23           \$ 259.72	24           Jaime Alvarado
21           4	22           Edith Nelson & Ronald 23           Nelson	24           \$ 506.53	25           Francisco J. Alvarez
22           5	23           Edith Nelson & Ronald 24           Nelson	25           \$ 155.56	26           Patricia Argueta
23           6	24           Edith Nelson & Ronald 25           Nelson	26           \$ 43,011.60	27           Arturo Bariuad
24           7	25           Edith Nelson & Ronald 26           Nelson	27           \$ 1,412.08	28           Mary R. Bautista
25           8	26           Edith Nelson & Ronald 27           Nelson	28           \$ 4,742.00	United States v. Edith Nelson et al., CR 08-477 DLJ

1	9	Edith Nelson & Ronald Nelson	\$ 25,083.81	Lee Cabatingan
2	10	Edith Nelson & Ronald Nelson	\$132,811.77	Lorenzo Cannu
3	11	Edith Nelson & Ronald Nelson	\$ 8,783.60	Elenita Capito
4	12	Edith Nelson & Ronald Nelson	\$ 208.33	Porsche Collins
5	13	Edith Nelson & Ronald Nelson	\$ 88,016.32	Ariel Diaz
6	14	Edith Nelson & Ronald Nelson	\$ 400.00	Francisco Dimatulac
7	15	Edith Nelson & Ronald Nelson	\$ 400.00	Josephina Dimatulac
8	16	Edith Nelson & Ronald Nelson	\$ 2,479.87	Carlos Dowai
9	17	Edith Nelson & Ronald Nelson	\$ 583.33	John Dowai
10	18	Edith Nelson & Ronald Nelson	\$ 5,412.75	Rosita Dowai
11	19	Edith Nelson & Ronald Nelson	\$ 140.00	Taitano Esperanza
12	20	Edith Nelson & Ronald Nelson	\$ 156.00	Carmelita Flores
13	21	Edith Nelson & Ronald Nelson	\$ 1,659.72	Adlai Grutas
14	22	Edith Nelson & Ronald Nelson	\$ 1,659.72	Jay Grutas
15	23	Edith Nelson & Ronald Nelson	\$ 3,223.12	Katherine Grutas
16	24	Edith Nelson & Ronald Nelson	\$177,345.85	Jeanette Guillamun
17	25	Edith Nelson & Ronald Nelson	\$ 4,512.57	Norma Igualdo
18	26	Edith Nelson & Ronald Nelson	\$214,906.45	Susan Ilagan
19	27	Edith Nelson & Ronald Nelson	\$ 76,700.02	Maria Lejano
20	28	Edith Nelson & Ronald Nelson	\$ 3,461.19	Delia Macaraeg

1	29	Edith Nelson & Ronald Nelson	\$133,734.00	Anita Maranan
2	30	Edith Nelson & Ronald Nelson	\$ 223.20	Maggie Matagolai
3	31	Edith Nelson & Ronald Nelson	\$ 233.75	Maria Mendoza
4	32	Edith Nelson & Ronald Nelson	\$ 126.00	Ednalin Naldo
5	33	Edith Nelson & Ronald Nelson	\$ 276.00	Bernard Neth
6	34	Edith Nelson & Ronald Nelson	\$ 785.69	Lucia Ngitong
7	35	Edith Nelson & Ronald Nelson	\$ 444.44	Andrew Parabok
8	36	Edith Nelson & Ronald Nelson	\$ 1,730.00	Jose Razana
9	37	Edith Nelson & Ronald Nelson	\$ 79.20	Elaine Rios
10	38	Edith Nelson & Ronald Nelson	\$ 1,321.20	Vincent E. Rios
11	39	Edith Nelson & Ronald Nelson	\$139,685.54	Maria Rubio
12	40	Edith Nelson & Ronald Nelson	\$147,066.00	Marife Caro Perez (formerly Marife Rubio)
13	41	Edith Nelson & Ronald Nelson	\$218,329.54	Rogelio Rubio
14	42	Edith Nelson & Ronald Nelson	\$ 675.40	Ismael Sagge
15	43	Edith Nelson & Ronald Nelson	\$ 601.18	Steve Salazar
16	44	Edith Nelson & Ronald Nelson	\$ 856.25	Ronda Sugar
17	45	Edith Nelson & Ronald Nelson	\$ 2,515.75	Merly Taberna
18	46	Edith Nelson & Ronald Nelson	\$ 643.72	Vincent Taisacan
19	47	Edith Nelson & Ronald Nelson	\$ 223.94	Juanita Tanafranca
20	48	Edith Nelson & Ronald Nelson	\$ 93,101.11	Felicette Ugot

1	49	Edith Nelson & Ronald Nelson	\$ 1,985.99	Danilo Yu
2		<b>Total Restitution</b>	\$1,546,246.40	

4 2. Second Priority for Restitution Payments to Financial Institutions

5 Item No.	6 Defendants (Jointly & 7 Severally Liable)	8 Property	9 Loan #	10 Joint & Several Restitution	11 Name of Victim & Address for Payment of Restitution
12	1 Edith Nelson, Ronald Nelson, & Nelda Asuncion	130 El Cerro Court, Danville, CA	Countrywide Loan #125899432 & 125899440	\$248,145.39	Bank of America, N.A. - Payment Processing, Mail Stop: CA9-705-09-31, 1000 W. Temple Street, Los Angeles, CA 90012 B of A GCS-IS-MLI CSM Case # FACTS 07-50561
13	2 Edith Nelson, Ronald Nelson, & Nelda Asuncion	121 Warwick Drive, Walnut Creek, CA	Countrywide Loan #111292837 & 111292845	\$246,610.36	Bank of America, N.A. - Payment Processing, Mail Stop: CA9-705-09-31, 1000 W. Temple Street, Los Angeles, CA 90012 B of A GCS-IS-MLI CSM Case # FACTS 07-50561
14	3 Edith Nelson, Ronald Nelson, & Nelda Asuncion	4124 Forestview Avenue, Concord, CA	Countrywide Loan #101069226 & 101069234	\$122,563.24	Bank of America, N.A. - Payment Processing, Mail Stop: CA9-705-09-31, 1000 W. Temple Street, Los Angeles, CA 90012 B of A GCS-IS-MLI CSM Case # FACTS 07-50561
15	4 Edith Nelson, Ronald Nelson, & Nelda Asuncion	1772 Geary Road, Walnut Creek, CA	(1) Fremont Investment & Loan #7000212506  (2) America's Servicing Loan #7000212743	(1) \$147,289.78 (Restitution re: Principal Loan)  (2) \$129,581.24 (Restitution re: Second Loan)	(1) Signature Group Holdings, 15303 Ventura Blvd, Suite 1600, Sherman Oaks, CA 91403  (2) Wells Fargo Mortgage, MAC# X2303-048, 1 Home Campus, 4 <sup>th</sup> Floor, Des Moines, IA 50328
16	5 Edith Nelson, Ronald Nelson, & Cristeta Lagarejos	2852 Stratford Drive, San Ramon, CA	WMC #11181857	\$104,000	Wells Fargo Mortgage, MAC# X2303-048, 1 Home Campus, 4 <sup>th</sup> Floor, Des Moines, IA 50328
17	6 Edith Nelson, Ronald	1785 Thornwood	PMC Bancorp	\$214,500	CitiMortgage, Inc. Fraud Prevention &

1	Nelson, & Cristeta Lagarejos	Drive, Concord, CA	Loan #770853051		Investigation, MS 367, 1000 Technology Drive, O'Fallon, MO 63368
3	<b>Total Restitution</b>			\$1,212,690	

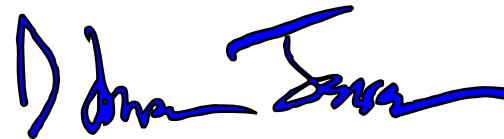
5. Third Priority for Restitution Payments to the FDIC

6 Item No.	7 Defendants (Jointly & Severally Liable)	8 Property	9 Loan #	10 Joint & Several Restitution	11 Name of Victim & Address for Payment of Restitution
12 1	13 Edith Nelson, Ronald Nelson, & Nelda Asuncion	14 2267 Shannon Lane, Walnut Creek, CA	15 Washington Mutual Loan #6508478	16 \$293,038.00	17 FDIC as Receiver for Washington Mutual Restitution Payments, P.O. Box 971774, Dallas, TX 75397-1774
18 2	19 Edith Nelson, Ronald Nelson, & Nelda Asuncion	20 1213 St. Elizabeth Court, Concord, CA	21 Washington Mutual Loan # 0729406322 & 0729406421	22 \$637,493.27	23 FDIC as Receiver for Washington Mutual Restitution Payments, P.O. Box 971774, Dallas, TX 75397-1774
24	<b>Total Restitution</b>			\$930,531.27	

17. 4. Last Priority for Restitution Payments to the Internal Revenue Service

18 Defendants (Jointly & Severally Liable)	19 Joint & Several Restitution	20 Address for Payment of Restitution
21 Edith Nelson & Ronald Nelson	22 \$292,862 plus interest and penalties	23 Internal Revenue Service -RACS Attn: Mail Stop 6261 Restitution 333 West Pershing Avenue Kansas City, Missouri 64108

24. IT IS SO ORDERED.

25. Dated: June G, 2012

26. HONORABLE D. LOWELL JENSEN  
SENIOR UNITED STATES DISTRICT JUDGE